Detailed Action

1.   The following is in response to Applicant's amendment filed 29 October 2009.

Claims 1, 2, 4, 6-13, 15, 17-20, 23, 25, 27, 30-33, 35 and 36 are currently pending in the

present application. Claims 35 and 36 have been added as new claims. Claims 1, 7-12,

18, 19, 23, and 30-33 were amended. Claims 1, 19, 23, and 31-33 are independent

claims.

EXAMINER'S AMENDMENT

2.   An examiner's amendment to the record appears below. Should the changes

and/or additions be unacceptable to applicant, an amendment may be filed as provided

by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be

submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in an email from

Applicant's attorney, Mr. Michael Lazzara, on 30 December 2009.

3.   The following claims are amended in this Examiner's Amendment: 1, 4, 6, 19,

and 31-33.

The application has been amended as follows:

IN THE CLAIMS

1. (Currently Amended) A computer-assisted method for processing financial

information of a client of a financial institution, said method comprising:

~~electronically~~ receiving data from an electronic overdraft data source, said data

including at least one overdraft occurrence associated with a transaction performed in

association with said client;

~~electronically~~ associating, via a computing system, said overdraft occurrence with

an overdraft representative, wherein said overdraft representative is responsible for at

least one of reviewing, researching and documenting the circumstances of said

overdraft occurrence;

analyzing, via the computing system, said overdraft occurrence ~~in connection~~

~~with an overdraft application~~ to determine at least one circumstance surrounding a

cause of said overdraft occurrence and a disposition for said overdraft occurrence in

connection with said cause~~, wherein the overdraft application includes an electronic~~

~~computer processor and at least one operatively associated electronic data storage~~

~~medium~~;

~~electronically~~ identifying, via the computing system, ~~with said overdraft~~

~~application~~ at least one approval authority for said overdraft occurrence;

~~electronically~~ generating, via the computing system, ~~with said overdraft~~

~~application~~ an overdraft report, wherein said overdraft report contains observations of

said analyzing;

~~electronically~~ notifying, via the computing system, ~~with said overdraft application~~

at least one of a manager or the approval authority of the need to approve disposition of

the overdraft occurrence;

~~electronically~~ receiving a response by one of the manager or the approval

authority to said overdraft report into said overdraft application; and

determining, via the computing system, ~~with said overdraft application~~ a chronic

overdraft occurrence designation for said client in response to:

(i) multiple overdraft occurrences occurring within the same predetermined time period, and

(ii) a predetermined dollar amount associated with the multiple overdraft occurrences.

4. (Currently Amended) The method of Claim 1, further comprising receiving at least one of said overdraft occurrence into a pending overdraft portion ~~of said overdraft application~~.

6. (Currently Amended) The method of Claim 1, further comprising accessing a lending authority database ~~of said overdraft application~~ for identifying said approval authority.

19. (Currently Amended) A system for processing financial information of a client of a financial institution, said system comprising:

a computer processor and at least one operatively associated data storage medium comprising an overdraft application for receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client, said overdraft application configured for assisting an overdraft representative with analyzing said overdraft occurrence to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause~~, wherein the overdraft application includes an electronic computer processor and at least one operatively associated electronic data storage medium~~;

at least one ~~electronic~~ lending authority database operatively associated with

said overdraft application for identifying at least one approval authority for said overdraft

occurrence;

a[[n]] ~~electronic~~ computer server connection for communicating an overdraft

report associated with said analysis of said overdraft occurrence, wherein said overdraft

report contains observations of said overdraft application; and

a[[n]] ~~electronic~~ mail server configured for:

communicating a notification to at least one of a manager or the approval

authority of the need to approve disposition of the overdraft occurrence mail;

receiving a response for said overdraft application from one of the

manager or the approval authority; and

the overdraft application being configured for determining a chronic overdraft

occurrence designation for said client in response to:

(i) multiple overdraft occurrences occurring within the same predetermined

time period, and

(ii) a predetermined dollar amount associated with the multiple overdraft

occurrences.

31. (Currently Amended) A computer-assisted method for processing financial

information of a client of a financial institution, said method comprising:

~~electronically~~ receiving data from an electronic overdraft data source, said data

including at least one overdraft occurrence associated with a transaction performed in

association with said client;

~~electronically~~ associating, via a computing system, said overdraft occurrence

with an overdraft representative, wherein said overdraft representative is responsible for

at least one of reviewing, researching and documenting the circumstances of said

overdraft occurrence;

analyzing said overdraft occurrence, via the computing system, ~~in connection~~

~~with an overdraft application~~ to determine at least one circumstance surrounding a

cause of said overdraft occurrence and a disposition for said overdraft occurrence in

connection with said cause~~, wherein the overdraft application includes an electronic~~

~~computer processor and at least one operatively associated electronic data storage~~

~~medium~~;

~~electronically~~ identifying, via the computing system, at least one approval

authority for said overdraft occurrence;

~~electronically~~ generating, via the computing system, an overdraft report, wherein

said overdraft report includes one or more reasons for said overdraft occurrence;

~~electronically~~ recording, via the computing system, a disposition code into said

overdraft report, wherein said disposition code includes a recommendation for an action

to be taken in response to said overdraft occurrence;

notifying through electronic mail at least one of a manager or the approval

authority of the need to approve disposition of the overdraft occurrence;

~~electronically~~ receiving a response by one of the manager or the approval

authority to said overdraft report in said overdraft application; and

determining, via the computing system, with said overdraft application a chronic

overdraft occurrence designation for said client in response to:

        (i) multiple overdraft occurrences occurring within the same predetermined

time period, and

        (ii) a predetermined dollar amount associated with the multiple overdraft

occurrences.

32. (Currently Amended) A computer-assisted method for processing financial

information of a client of a financial institution, said method comprising:

        ~~electronically~~ receiving data from an electronic overdraft data source, said data

including at least one overdraft occurrence associated with a transaction performed in

association with said client;

        ~~electronically~~ associating, via a computing system, said overdraft occurrence

with an overdraft representative, wherein said overdraft representative is responsible for

at least one of reviewing, researching and documenting the circumstances of said

overdraft occurrence;

        analyzing, via the computing system, said overdraft occurrence ~~in connection~~

~~with an overdraft application~~ to determine at least one circumstance surrounding a

cause of said overdraft occurrence and a disposition for said overdraft occurrence in

connection with said cause~~, wherein the overdraft application includes an electronic~~

~~computer processor and at least one operatively associated electronic data storage~~

~~medium~~;

~~electronically~~ identifying, via the computing system, ~~with said overdraft application~~ at least one approval authority for said overdraft occurrence;

~~electronically~~ generating, via the computing system, an overdraft report ~~with said overdraft application~~, wherein said overdraft report includes one or more reasons for said overdraft occurrence in said overdraft report;

~~electronically~~ recording, via the computing system a disposition code into said overdraft report, wherein said disposition code includes a recommendation for an action to be taken in response to said overdraft occurrence which includes at least one of:

i. paying an item associated with said overdraft occurrence without charging a fee to said client,

ii. paying an item associated with said overdraft occurrence and charging a fee to said client,

iii. returning an item associated with said overdraft occurrence without charging a fee to said client, or

iv. returning an item associated with said overdraft occurrence and charging a fee to said client;

notifying through electronic mail at least one of a manager or the approval authority of the need to approve disposition of the overdraft occurrence;

~~electronically~~ transmitting a response by one of the manager or the approval authority to said overdraft report in said overdraft application; and

determining, via the computing system, ~~with said overdraft application~~ a chronic overdraft occurrence designation for said client in response to:

(i) multiple overdraft occurrences occurring within the same predetermined time period, and

(ii) a predetermined dollar amount associated with the multiple overdraft occurrences.

33. (Currently Amended) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:

~~electronically~~ receiving data from an electronic overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

~~electronically~~ associating, via a computing system, said overdraft occurrence with an overdraft representative, wherein said overdraft representative is responsible for at least one of reviewing, researching and documenting the circumstances of said overdraft occurrence;

analyzing, via the computing system, said overdraft occurrence ~~in connection with an overdraft application~~ to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause, wherein said analyzing includes analyzing said overdraft occurrence with an overdraft representative~~, wherein the overdraft application includes an electronic computer processor and at least one operatively associated electronic data storage medium~~;

~~electronically~~ receiving, via the computing system, said overdraft occurrence into a pending overdraft portion ~~of said overdraft application~~;

~~electronically~~ identifying, via the computing system, ~~with said overdraft application~~ at least one approval authority for said overdraft occurrence;

~~electronically~~ identifying, via the computing system, ~~with said overdraft application~~ at least one approval authority alternate for addressing said overdraft occurrence;

generating, via the computing system, an overdraft report ~~with said overdraft application~~, wherein said overdraft report contains observations of said analyzing;

~~electronically~~ recording, via the computing system, ~~with said overdraft application~~ a disposition code into said overdraft report;

~~electronically~~ performing, via the computing system, ~~with said overdraft application~~ an auto-check of an approval authority amount associated with said overdraft occurrence prior to notifying said manager;

notifying through electronic mail at least one of a manager, the approval authority, or the approval authority alternate of the need to approve disposition of the overdraft occurrence;

~~electronically~~ receiving a response by one of the manager, the approval authority, or the approval authority alternate to said overdraft report ~~into said overdraft application~~; and

determining, via the computing system, ~~with said overdraft application~~ a chronic overdraft occurrence designation for said client in response to:

(i) multiple overdraft occurrences occurring within the same predetermined

time period, and

(ii) a predetermined dollar amount associated with the multiple overdraft

occurrences.

Response to Arguments

4.   Applicant's arguments, filed 29 October 2009 with respect to the claims have

been fully considered and are persuasive. The non-final rejection of 29 April 2009 has

been withdrawn.

Allowable Subject Matter

5.   Claims 1, 2, 4, 6-13, 15, 17-20, 23, 25, 27, 30-33, 35 and 36 are hereby allowed.

6.   The following is an Examiner's statement of reasons for allowance:

The prior are of record, McCoy Jr., U.S. Pat. No.5,649,116, teaches these

features of independent claims 1, 19, 23, and 31-33 (methods, system, and computer

readable medium claims):

"receiving data from an electronic overdraft data source, said data including at least one

overdraft occurrence associated with a transaction performed in association with said

client; associating, via a computing system, said overdraft occurrence with an overdraft

representative, wherein said overdraft representative is responsible for at least one of

reviewing, researching and documenting the circumstances of said overdraft

occurrence; analyzing, via the computing system, said overdraft occurrence to

determine at least one circumstance surrounding a cause of said overdraft occurrence

and a disposition for said overdraft occurrence in connection with said cause;

identifying, via the computing system, at least one approval authority for said overdraft occurrence; generating, via the computing system, an overdraft report, wherein said overdraft report contains observations of said analyzing; notifying, via the computing system, at least one of a manager or the approval authority of the need to approve disposition of the overdraft occurrence; receiving a response by one of the manager or the approval authority to said overdraft report into said overdraft application."

Even though the prior art of record teaches the above mentioned features, the prior art fails to teach a computer assisted method, system, and computer readable medium for processing financial information of a client of a financial institution that includes: "determining with said overdraft application a chronic overdraft occurrence designation for said client in response to: (i) multiple overdraft occurrences occurring within the same predetermined time period, and(ii) a predetermined dollar amount associated with the multiple overdraft occurrences.."

For these reasons, claims 1, 19, 23, and 31-33 are deemed to be allowable over the prior art of record. Dependent claims 2, 4, 6-13, 15, 17-18, 35, and 26 are allowed by reason of dependency of allowed claim 1. Dependent claim 20 is allowed by reason of dependency of allowed claim 19. Dependent claims 25, 27, and 30 are allowed by reason of dependency of allowed claim 23.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

7.   The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

D. Hancock, J. Wilcox, and D. Humphrey, "Intraday Management of Bank Reserves: the effects of caps and fees on daylight overdrafts", Nov. 1996, Journal of Money, Credit, and Banking, v.28 n4, p:870-919.

8.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to SETH WEIS whose telephone number is (571)272-1882. The examiner can normally be reached on 8:30 to 5, Monday - Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles Kyle can be reached on (571) 272-6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/SETH WEIS/

Examiner, Art Unit 3695
/Charles R. Kyle/
Supervisory Patent Examiner, Art Unit 3695